



Penn Treaty Network America Insurance Company

(PTNA Life Insurance Company in CA)

October 24, 2000

Mr. Neal Forman
National Healthcare Services, Inc.
4523 102nd Lane N.E.
Kirkland, WA 98033

Dear Neal:

Please find enclosed invoices totaling \$2,562 for accrued and unpaid interest on your advances to-date.

Please note that your agreement calls for the payment of interest beginning after the 6th month following an advance, thereby making the first invoice past due. Please remit your payment to Penn Treaty Network America as soon as possible or, if you prefer, these amounts can be deducted from your monthly AllRisk payment. Please let me know of your preferred method.

I am available to answer any questions.

Sincerely,

Michael F. Grill
Treasurer



Confidential
PT 004566

Invoice Date: 23-Oct-00

Date	Advance Amount	Interest Rate	Prior Balance	Payment Applied	Interest Accrued	Current Balance	Interest Due	Principal Due
01/12/2000	50,000	10.50%	-	-	-	50,000	-	-
02/12/2000		10.50%	50,000	-	438	50,438	-	-
03/12/2000		10.50%	50,438	-	441	50,879	-	-
04/12/2000		10.50%	50,879	-	445	51,324	-	-
05/12/2000		10.50%	51,324	-	449	51,773	-	-
06/12/2000		10.50%	51,773	-	453	52,226	-	-
07/12/2000		10.50%	52,226	-	457	52,683	457	-
08/12/2000		10.50%	52,683	-	461	53,144	918	-
09/12/2000		10.50%	53,144	-	465	53,609	1,383	-
10/12/2000		10.50%	53,609	-	469	54,078	1,852	-

Total Amount Currently Due For This Advance:

Interest --	\$	1,852
Principal --		-
Total --	\$	<u>1,852</u>

Please Make Check Payable to:

Penn Treaty Network America
c/o Michael Grill, Treasurer
3440 Lehigh Street
Allentown, PA 18103

Confidential
PT 004567

Invoice Date: 23-Oct-00

<u>Date</u>	<u>Advance Amount</u>	<u>Interest Rate</u>	<u>Prior Balance</u>	<u>Payment Applied</u>	<u>Interest Accrued</u>	<u>Current Balance</u>	<u>Interest Due</u>	<u>Principal Due</u>
08/24/2000	25,000	11.50%	-	-	-	25,000	-	-
09/24/2000		11.50%	25,000	-	240	25,240	-	-
10/24/2000		11.50%	25,240	-	242	25,481	-	-

Total Amount Currently Due For This Advance:

Interest — \$ -
Principal — -

Total — \$ -

Please Make Check Payable to:

Penn Treaty Network America
c/o Michael Grill, Treasurer
3440 Lehigh Street
Allentown, PA 18103

Confidential
PT 004568

Invoice Date: 23-Oct-00

Date	Advance Amount	Interest Rate	Prior Balance	Payment Applied	Interest Accrued	Current Balance	Interest Due	Principal Due
03/09/2000	25,000	10.75%	-	-	-	25,000	-	-
04/09/2000		10.75%	25,000	-	224	25,224	-	-
05/09/2000		10.75%	25,224	-	226	25,450	-	-
06/09/2000		10.75%	25,450	-	228	25,678	-	-
07/09/2000		10.75%	25,678	-	230	25,908	-	-
08/09/2000		10.75%	25,908	-	232	26,140	-	-
09/09/2000		10.75%	26,140	-	234	26,374	234	-
10/09/2000		10.75%	26,374	-	236	26,610	470	-

Total Amount Currently Due For This Advance:

Interest — \$ 470
Principal — -

Total — \$ 470

Please Make Check Payable to:

Penn Treaty Network America
c/o Michael Grill, Treasurer
3440 Lehigh Street
Allentown, PA 18103

Confidential
PT 004569

Invoice Date: 23-Oct-00

<u>Date</u>	<u>Advance Amount</u>	<u>Interest Rate</u>	<u>Prior Balance</u>	<u>Payment Applied</u>	<u>Interest Accrued</u>	<u>Current Balance</u>	<u>Interest Due</u>	<u>Principal Due</u>
04/29/2000	25,000	11.00%	-	-	-	25,000	-	-
05/29/2000		11.00%	25,000	-	229	25,229	-	-
06/29/2000		11.00%	25,229	-	231	25,460	-	-
07/29/2000		11.00%	25,460	-	233	25,694	-	-
08/29/2000		11.00%	25,694	-	236	25,929	-	-
09/29/2000		11.00%	25,929	-	238	26,167	-	-
10/29/2000		11.00%	26,167	-	240	26,407	240	-

Total Amount Currently Due For This Advance:

Interest -- \$ 240
Principal -- -

Total -- \$ 240

Please Make Check Payable to:

Penn Treaty Network America
c/o Michael Grill, Treasurer
3440 Lehigh Street
Allentown, PA 18103

Confidential
PT 004570



Penn Treaty American Corporation

3440 LEHIGH STREET
(610) 965-2222

ALLENTOWN, PENNSYLVANIA
1-800-222-3469

18103
FAX (610) 967-4616

December 10, 2000

Mr. Neal Forman
National Healthcare Services, Inc.
4523 102nd Lane N.E.
Kirkland, WA 98033

Dear Neal:

Please find enclosed invoices totaling \$953 for accrued and unpaid interest on your advances to-date.

As you have requested, we will deduct this amount from your monthly AllRisk payment. I am available to answer any questions.

Sincerely,

Michael F. Grill
Treasurer

Confidential
PT 004560

<u>Date</u>	<u>Advance Amount</u>	<u>Interest Rate</u>	<u>Prior Balance</u>	<u>Payment Applied</u>	<u>Interest Accrued</u>	<u>Current Balance</u>	<u>Interest Due</u>	<u>Principal Due</u>
1/12/00	50,000	10.50%	-	-	-	50,000	-	-
2/12/00		10.50%	50,000	-	438	50,438	-	-
3/12/00		10.50%	50,438	-	441	50,879	-	-
4/12/00		10.50%	50,879	-	445	51,324	-	-
5/12/00		10.50%	51,324	-	449	51,773	-	-
6/12/00		10.50%	51,773	-	453	52,226	-	-
7/12/00		10.50%	52,226	-	457	52,683	457	-
8/12/00		10.50%	52,683	-	461	53,144	918	-
9/12/00		10.50%	53,144	-	465	53,609	1,383	-
10/12/00		10.50%	53,609	-	469	54,078	1,852	-
11/12/00		10.50%	54,078	1,852	473	52,699	473	-

Total Amount Currently Due For This Advance:

Interest -- \$	473
Principal --	-
Total -- \$	473

Please Make Check Payable to:

Penn Treaty Network America
c/o Michael Grill, Treasurer
3440 Lehigh Street
Allentown, PA 18103

Confidential
PT 004561

<u>Date</u>	<u>Advance Amount</u>	<u>Interest Rate</u>	<u>Prior Balance</u>	<u>Payment Applied</u>	<u>Interest Accrued</u>	<u>Current Balance</u>	<u>Interest Due</u>	<u>Principal Due</u>
3/9/00	25,000	10.75%	-	-	-	25,000	-	-
4/9/00		10.75%	25,000	-	224	25,224	-	-
5/9/00		10.75%	25,224	-	226	25,450	-	-
6/9/00		10.75%	25,450	-	228	25,678	-	-
7/9/00		10.75%	25,678	-	230	25,908	-	-
8/9/00		10.75%	25,908	-	232	26,140	-	-
9/9/00		10.75%	26,140	-	234	26,374	234	-
10/9/00		10.75%	26,374	-	236	26,610	470	-
11/9/00		10.75%	26,610	470	238	26,379	238	-

Total Amount Currently Due For This Advance:

Interest -- \$ 238
Principal -- -

Total -- \$ 238

Please Make Check Payable to:

Penn Treaty Network America
c/o Michael Grill, Treasurer
3440 Lehigh Street
Allentown, PA 18103

Confidential
PT 004562

<u>Date</u>	<u>Advance Amount</u>	<u>Interest Rate</u>	<u>Prior Balance</u>	<u>Payment Applied</u>	<u>Interest Accrued</u>	<u>Current Balance</u>	<u>Interest Due</u>	<u>Principal Due</u>
4/29/00	25,000	11.00%	-	-	-	25,000	-	-
5/29/00		11.00%	25,000	-	229	25,229	-	-
6/29/00		11.00%	25,229	-	231	25,460	-	-
7/29/00		11.00%	25,460	-	233	25,694	-	-
8/29/00		11.00%	25,694	-	236	25,929	-	-
9/29/00		11.00%	25,929	-	238	26,167	-	-
10/29/00		11.00%	26,167	-	240	26,407	240	-
11/29/00		11.00%	26,407	240	242	26,409	242	-

Total Amount Currently Due For This Advance:

Interest -- \$ 242
Principal -- -

Total -- \$ 242

Please Make Check Payable to:

Penn Treaty Network America
c/o Michael Grill, Treasurer
3440 Lehigh Street
Allentown, PA 18103

Confidential
PT 004563

<u>Date</u>	<u>Advance Amount</u>	<u>Interest Rate</u>	<u>Prior Balance</u>	<u>Payment Applied</u>	<u>Interest Accrued</u>	<u>Current Balance</u>	<u>Interest Due</u>	<u>Principal Due</u>
8/24/00	25,000	11.50%	-	-	-	25,000	-	-
9/24/00		11.50%	25,000	-	240	25,240	-	-
10/24/00		11.50%	25,240	-	242	25,481	-	-
11/24/00		11.50%	25,481	-	244	25,726	-	-

Total Amount Currently Due For This Advance:

Interest -- \$	-
Principal --	-
Total -- \$	-

Please Make Check Payable to:

Penn Treaty Network America
c/o Michael Grill, Treasurer
3440 Lehigh Street
Allentown, PA 18103

Confidential
PT 004564

All Risk

ALLRISK

	FEE INCOME	PROFIT
Feb-00	345	10,392
Mar-00	1,778	12,259
Apr-00	1,738	12,681
May-00	1,642	13,148
Jun-00	1,405	13,429
Jul-00	917	8,334
Aug-00	1,081	10,987
Sep-00	603	5,409
Oct-00	401	3,751
	<u>9,910</u>	<u>90,390</u>

NOTE RECEIVABLE	125,000
-----------------	---------

INTEREST EARNED @ 10.5-11.5 %	2,562
-------------------------------	-------

Confidential
PT 004565

AllRisk



Penn Treaty American Corporation

3440 LEHIGH STREET
(610) 965-2222

ALLENTOWN, PENNSYLVANIA
1-800-222-3469

18103
FAX (610) 967-4616

February 5, 2001

Mr. Neal Forman
National Healthcare Services, Inc.
4523 102nd Lane N.E.
Kirkland, WA 98033

Dear Neal:

Please find enclosed invoices totaling \$939 for accrued and unpaid interest on your advances to-date.

As you have requested, we will deduct this amount from your monthly AllRisk payment. I am available to answer any questions.

Sincerely,

Michael F. Grill
Treasurer

Confidential
PT 004547

Invoice Date: 9-Jan-01

<u>Date</u>	<u>Advance Amount</u>	<u>Interest Rate</u>	<u>Prior Balance</u>	<u>Payment Applied</u>	<u>Interest Accrued</u>	<u>Current Balance</u>	<u>Interest Due</u>	<u>Principal Due</u>
1/12/00	50,000	10.50%	-	-	-	50,000	-	-
2/12/00		10.50%	50,000	-	438	50,438	-	-
3/12/00		10.50%	50,438	-	441	50,879	-	-
4/12/00		10.50%	50,879	-	445	51,324	-	-
5/12/00		10.50%	51,324	-	449	51,773	-	-
6/12/00		10.50%	51,773	-	453	52,226	-	-
7/12/00		10.50%	52,226	-	457	52,683	457	-
8/12/00		10.50%	52,683	-	461	53,144	918	-
9/12/00		10.50%	53,144	-	465	53,609	1,383	-
10/12/00		10.50%	53,609	-	469	54,078	1,852	-
11/12/00		10.50%	54,078	1,852	473	52,699	473	-
12/12/00		10.50%	52,699	473	461	52,687	461	-
1/12/00		10.50%	52,687	461	461	52,687	461	-

Total Amount Currently Due For This Advance:

Interest -- \$	461
Principal --	-
Total -- \$	461

Please Make Check Payable to:

Penn Treaty Network America
c/o Michael Grill, Treasurer
3440 Lehigh Street
Allentown, PA 18103

Confidential
PT 004548

Invoice Date: 9-Jan-01

<u>Date</u>	<u>Advance Amount</u>	<u>Interest Rate</u>	<u>Prior Balance</u>	<u>Payment Applied</u>	<u>Interest Accrued</u>	<u>Current Balance</u>	<u>Interest Due</u>	<u>Principal Due</u>
3/9/00	25,000	10.75%	-	-	-	25,000	-	-
4/9/00		10.75%	25,000	-	224	25,224	-	-
5/9/00		10.75%	25,224	-	226	25,450	-	-
6/9/00		10.75%	25,450	-	228	25,678	-	-
7/9/00		10.75%	25,678	-	230	25,908	-	-
8/9/00		10.75%	25,908	-	232	26,140	-	-
9/9/00		10.75%	26,140	-	234	26,374	234	-
10/9/00		10.75%	26,374	-	236	26,610	470	-
11/9/00		10.75%	26,610	470	238	26,379	238	-
12/9/00		10.75%	26,379	238	236	26,377	236	-
1/9/01		10.75%	26,377	236	236	26,377	236	-

Total Amount Currently Due For This Advance:

Interest -- \$ 236
Principal -- -

Total -- \$ 236

Please Make Check Payable to:

Penn Treaty Network America
c/o Michael Grill, Treasurer
3440 Lehigh Street
Allentown, PA 18103

Confidential
PT 004549

Invoice Date: 9-Jan-01

<u>Date</u>	<u>Advance Amount</u>	<u>Interest Rate</u>	<u>Prior Balance</u>	<u>Payment Applied</u>	<u>Interest Accrued</u>	<u>Current Balance</u>	<u>Interest Due</u>	<u>Principal Due</u>
4/29/00	25,000	11.00%	-	-	-	25,000	-	-
5/29/00		11.00%	25,000	-	229	25,229	-	-
6/29/00		11.00%	25,229	-	231	25,460	-	-
7/29/00		11.00%	25,460	-	233	25,694	-	-
8/29/00		11.00%	25,694	-	236	25,929	-	-
9/29/00		11.00%	25,929	-	238	26,167	-	-
10/29/00		11.00%	26,167	-	240	26,407	240	-
11/29/00		11.00%	26,407	240	242	26,409	242	-
12/29/00		11.00%	26,409	242	242	26,409	242	-
1/29/01		11.00%	26,409	242	242	26,409	242	-

Total Amount Currently Due For This Advance:

Interest — \$ 242
Principal — -

Total — \$ 242

Please Make Check Payable to:

Penn Treaty Network America
c/o Michael Grill, Treasurer
3440 Lehigh Street
Allentown, PA 18103

Confidential
PT 004550

Invoice Date: 9-Jan-01

<u>Date</u>	<u>Advance Amount</u>	<u>Interest Rate</u>	<u>Prior Balance</u>	<u>Payment Applied</u>	<u>Interest Accrued</u>	<u>Current Balance</u>	<u>Interest Due</u>	<u>Principal Due</u>
8/24/00	25,000	11.50%	-	-	-	25,000	-	-
9/24/00		11.50%	25,000	-	240	25,240	-	-
10/24/00		11.50%	25,240	-	242	25,481	-	-
11/24/00		11.50%	25,481	-	244	25,726	-	-
12/24/00		11.50%	25,726	-	247	25,972	-	-
1/24/01		11.50%	25,972	-	249	26,221	-	-

Total Amount Currently Due For This Advance:

Interest -- \$ -
 Principal -- -
 Total -- \$ -

Please Make Check Payable to:

Penn Treaty Network America
 c/o Michael Grill, Treasurer
 3440 Lehigh Street
 Allentown, PA 18103

Confidential
 PT 004551



Penn Treaty American Corporation

3440 LEHIGH STREET
(610) 965-2222

ALLENTOWN, PENNSYLVANIA
1-800-222-3469

18103
FAX (610) 967-4616

March 10, 2001

Mr. Neal Forman
National Healthcare Services, Inc.
4523 102nd Lane N.E.
Kirkland, WA 98033

Dear Neal:

Please find enclosed invoices totaling \$5,581 for accrued and unpaid interest and principal payments on your advances to-date.

As you have requested, we will deduct this amount from your monthly AllRisk payment. In the event your monthly payment is insufficient to cover the total invoice amount, I have indicated the remaining amount currently due. I am available to answer any questions.

Sincerely,

Michael F. Grill
Treasurer

Confidential
PT 004536

Invoice Date: 10-Mar-01

<u>Date</u>	<u>Advance Amount</u>	<u>Interest Rate</u>	<u>Prior Balance</u>	<u>Payment Applied</u>	<u>Interest Accrued</u>	<u>Current Balance</u>	<u>Interest Due</u>	<u>Principal Due</u>
1/12/00	50,000	10.50%	-	-	-	50,000	-	-
2/12/00		10.50%	50,000	-	438	50,438	-	-
3/12/00		10.50%	50,438	-	441	50,879	-	-
4/12/00		10.50%	50,879	-	445	51,324	-	-
5/12/00		10.50%	51,324	-	449	51,773	-	-
6/12/00		10.50%	51,773	-	453	52,226	-	-
7/12/00		10.50%	52,226	-	457	52,683	457	-
8/12/00		10.50%	52,683	-	461	53,144	918	-
9/12/00		10.50%	53,144	-	465	53,609	1,383	-
10/12/00		10.50%	53,609	-	469	54,078	1,852	-
11/12/00		10.50%	54,078	1,852	473	52,699	473	-
12/12/00		10.50%	52,699	473	461	52,687	461	-
1/12/01		10.50%	52,687	461	461	52,687	461	-
2/12/01		10.50%	52,687	461	461	52,687	461	4,391

Total Amount Currently Due For This Advance:

Interest - \$	461
Principal -	4,391
Total - \$	4,852

Please Make Check Payable to:

Penn Treaty Network America
c/o Michael Grill, Treasurer
3440 Lehigh Street
Allentown, PA 18103

Confidential
PT 004537

Invoice Date: 10-Mar-01

<u>Date</u>	<u>Advance Amount</u>	<u>Interest Rate</u>	<u>Prior Balance</u>	<u>Payment Applied</u>	<u>Interest Accrued</u>	<u>Current Balance</u>	<u>Interest Due</u>	<u>Principal Due</u>
3/9/00	25,000	10.75%	-	-	-	25,000	-	-
4/9/00		10.75%	25,000	-	224	25,224	-	-
5/9/00		10.75%	25,224	-	226	25,450	-	-
6/9/00		10.75%	25,450	-	228	25,678	-	-
7/9/00		10.75%	25,678	-	230	25,908	-	-
8/9/00		10.75%	25,908	-	232	26,140	-	-
9/9/00		10.75%	26,140	-	234	26,374	234	-
10/9/00		10.75%	26,374	-	236	26,610	470	-
11/9/00		10.75%	26,610	470	238	26,379	238	-
12/9/00		10.75%	26,379	238	236	26,377	236	-
1/9/01		10.75%	26,377	236	236	26,377	236	-
2/9/01		10.75%	26,377	236	236	26,378	236	-

Total Amount Currently Due For This Advance:

Interest -- \$	236
Principal --	-
Total -- \$	236

Please Make Check Payable to:

Penn Treaty Network America
c/o Michael Grill, Treasurer
3440 Lehigh Street
Allentown, PA 18103

Confidential
PT 004538

Invoice Date: 10-Mar-01

<u>Date</u>	<u>Advance Amount</u>	<u>Interest Rate</u>	<u>Prior Balance</u>	<u>Payment Applied</u>	<u>Interest Accrued</u>	<u>Current Balance</u>	<u>Interest Due</u>	<u>Principal Due</u>
4/29/00	25,000	11.00%	-	-	-	25,000	-	-
5/29/00		11.00%	25,000	-	229	25,229	-	-
6/29/00		11.00%	25,229	-	231	25,460	-	-
7/29/00		11.00%	25,460	-	233	25,694	-	-
8/29/00		11.00%	25,694	-	236	25,929	-	-
9/29/00		11.00%	25,929	-	238	26,167	-	-
10/29/00		11.00%	26,167	-	240	26,407	240	-
11/29/00		11.00%	26,407	240	242	26,409	242	-
12/29/00		11.00%	26,409	242	242	26,409	242	-
1/29/01		11.00%	26,409	242	242	26,409	242	-
2/28/01		11.00%	26,409	242	242	26,409	242	-

Total Amount Currently Due For This Advance:

Interest — \$ 242
Principal — -

Total — \$ 242

Please Make Check Payable to:

Penn Treaty Network America
c/o Michael Grill, Treasurer
3440 Lehigh Street
Allentown, PA 18103

Confidential
PT 004539

Invoice Date: 10-Mar-01

<u>Date</u>	<u>Advance Amount</u>	<u>Interest Rate</u>	<u>Prior Balance</u>	<u>Payment Applied</u>	<u>Interest Accrued</u>	<u>Current Balance</u>	<u>Interest Due</u>	<u>Principal Due</u>
8/24/00	25,000	11.50%	-	-	-	25,000	-	-
9/24/00		11.50%	25,000	-	240	25,240	-	-
10/24/00		11.50%	25,240	-	242	25,481	-	-
11/24/00		11.50%	25,481	-	244	25,726	-	-
12/24/00		11.50%	25,726	-	247	25,972	-	-
1/24/01		11.50%	25,972	-	249	26,221	-	-
2/24/01		11.50%	26,221	-	251	26,472	251	-

Total Amount Currently Due For This Advance:

Interest – \$ 251
Principal – -

Total – \$ 251

Please Make Check Payable to:

Penn Treaty Network America
c/o Michael Grill, Treasurer
3440 Lehigh Street
Allentown, PA 18103

Confidential
PT 004540



Penn Treaty Network America Insurance Company

(PTNA Life Insurance Company in CA)

June 8, 2001

Mr. Neal Forman
National Healthcare Services, Inc.
4523 102nd Lane N.E.
Kirkland, WA 98033

Dear Neal:

Please find enclosed invoices totaling \$11,801 for accrued and unpaid interest and principal payments on your advances to-date.

As you have requested, we will deduct this amount from your monthly AllRisk payment. In the event your monthly payment is insufficient to cover the total invoice amount, I have indicated the remaining amount currently due. I am available to answer any questions.

Sincerely,

Michael F. Grill
Treasurer

Confidential
PT 004526

Invoice Date: 6/8/01

<u>Date</u>	<u>Advance Amount</u>	<u>Interest Rate</u>	<u>Prior Balance</u>	<u>Payment Applied</u>	<u>Interest Accrued</u>	<u>Current Balance</u>	<u>Interest Due</u>	<u>Principal Due</u>
1/12/00	50,000	10.50%	-	-	-	50,000	-	-
2/12/00		10.50%	50,000	-	438	50,438	-	-
3/12/00		10.50%	50,438	-	441	50,879	-	-
4/12/00		10.50%	50,879	-	445	51,324	-	-
5/12/00		10.50%	51,324	-	449	51,773	-	-
6/12/00		10.50%	51,773	-	453	52,226	-	-
7/12/00		10.50%	52,226	-	457	52,683	457	-
8/12/00		10.50%	52,683	-	461	53,144	918	-
9/12/00		10.50%	53,144	-	465	53,609	1,383	-
10/12/00		10.50%	53,609	-	469	54,078	1,852	-
11/12/00		10.50%	54,078	1,852	473	52,699	473	-
12/12/00		10.50%	52,699	473	461	52,687	461	-
1/12/01		10.50%	52,687	461	461	52,687	461	-
2/12/01		10.50%	52,687	461	461	52,687	461	4,391 *
3/12/01		10.50%	52,687	4,852	461	48,297	461	4,391 *
4/12/01		10.50%	48,297	4,852	423	43,867	423	4,391 *
5/12/01		10.50%	43,867	4,852	384	39,399	384	4,391

Total Amount Currently Due For This Advance:

* Paid

Interest — \$ 461
Principal — 4,391

Total — \$ 4,852

(38) Current Past Due / (Overpaid) Amount

Current Payable: \$ 4,814

Please Make Check Payable to:

Penn Treaty Network America
c/o Michael Grill, Treasurer
3440 Lehigh Street
Allentown, PA 18103

Confidential
PT 004527

Invoice Date: 6/8/01

Date	Advance Amount	Interest Rate	Prior Balance	Payment Applied	Interest Accrued	Current Balance	Interest Due	Principal Due
3/9/00	25,000	10.75%	-	-	-	25,000	-	-
4/9/00		10.75%	25,000	-	224	25,224	-	-
5/9/00		10.75%	25,224	-	226	25,450	-	-
6/9/00		10.75%	25,450	-	228	25,678	-	-
7/9/00		10.75%	25,678	-	230	25,908	-	-
8/9/00		10.75%	25,908	-	232	26,140	-	-
9/9/00		10.75%	26,140	-	234	26,374	234	-
10/9/00		10.75%	26,374	-	236	26,610	470	-
11/9/00		10.75%	26,610	470	238	26,379	238	-
12/9/00		10.75%	26,379	238	236	26,377	236	-
1/9/01		10.75%	26,377	236	236	26,377	236	-
2/9/01		10.75%	26,377	236	236	26,378	236	-
3/9/01		10.75%	26,378	236	236	26,378	236	-
4/9/01		10.75%	26,378	236	236	26,378	236	2,083
5/9/01		10.75%	26,378	2,319	236	24,296	236	2,083

Total Amount Currently Due For This Advance:

Interest -- \$ 236
Principal -- 2,083

Total -- \$ 2,319

2,083 Current Past Due / (Overpaid) Amount

Current Payable: \$ 4,402

Please Make Check Payable to:

Penn Treaty Network America
c/o Michael Grill, Treasurer
3440 Lehigh Street
Allentown, PA 18103

Confidential
PT 004528

Invoice Date: 6/8/01

Date	Advance Amount	Interest Rate	Prior Balance	Payment Applied	Interest Accrued	Current Balance	Interest Due	Principal Due
4/29/00	25,000	11.00%	-	-	-	25,000	-	-
5/29/00		11.00%	25,000	-	229	25,229	-	-
6/29/00		11.00%	25,229	-	231	25,460	-	-
7/29/00		11.00%	25,460	-	233	25,694	-	-
8/29/00		11.00%	25,694	-	236	25,929	-	-
9/29/00		11.00%	25,929	-	238	26,167	-	-
10/29/00		11.00%	26,167	-	240	26,407	240	-
11/29/00		11.00%	26,407	240	242	26,409	242	-
12/29/00		11.00%	26,409	242	242	26,409	242	-
1/29/01		11.00%	26,409	242	242	26,409	242	-
2/28/01		11.00%	26,409	242	242	26,409	242	-
3/28/01		11.00%	26,409	242	242	26,409	242	-
4/28/01		11.00%	26,409	242	242	26,409	242	-
5/28/01		11.00%	26,409	242	242	26,409	242	2,083

Total Amount Currently Due For This Advance:

Interest -- \$ 242
Principal -- 2,083

Total -- \$ 2,325

- Current Past Due / (Overpaid) Amount

Current Payable: \$ 2,325

Please Make Check Payable to:

Penn Treaty Network America
c/o Michael Grill, Treasurer
3440 Lehigh Street
Allentown, PA 18103

Confidential
PT 004529

Invoice Date: 6/8/01

<u>Date</u>	<u>Advance Amount</u>	<u>Interest Rate</u>	<u>Prior Balance</u>	<u>Payment Applied</u>	<u>Interest Accrued</u>	<u>Current Balance</u>	<u>Interest Due</u>	<u>Principal Due</u>
8/24/00	25,000	11.50%	-	-	-	25,000	-	-
9/24/00		11.50%	25,000	-	240	25,240	-	-
10/24/00		11.50%	25,240	-	242	25,481	-	-
11/24/00		11.50%	25,481	-	244	25,726	-	-
12/24/00		11.50%	25,726	-	247	25,972	-	-
1/24/01		11.50%	25,972	-	249	26,221	-	-
2/24/01		11.50%	26,221	-	251	26,472	251	-
3/24/01		11.50%	26,472	251	254	26,475	254	-
4/24/01		11.50%	26,475	251	254	26,478	254	-
5/24/01		11.50%	26,478	251	254	26,481	254	-

Total Amount Currently Due For This Advance:

Interest - \$ 254
Principal - -

Total - \$ 254

6 Current Past Due / (Overpaid) Amount

Current Payable: \$ 260

Penn Treaty Network America
c/o Michael Grill, Treasurer
3440 Lehigh Street
Allentown, PA 18103

Confidential
PT 004530